

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DIVISION OF OHIO

IN RE:

CASE NO. 18-60311

DEBORAH KAY BULGRIN

CHAPTER 13

Debtor

JUDGE RUSS KENDIG

MOTION TO DETERMINE POST-PETITION
ESCROW BALANCE CURRENT

Comes now Debtor Deborah Kay Bulgrin, through counsel, and for her Motion states:

1. Payments are current post-petition in the within case.
2. Attached hereto are statements which have been received by the Debtor which show an ever increasing escrow balance during 2020 when the post-petition escrow balance has been paid through the Trustee's payments.

WHEREFORE, Debtor requests that this Court determine the post-petition balance for both payments and escrow amounts to be \$0.00 and that she have such other and further relief that is just, necessary, and proper.

/s/ Edwin H. Breyfogle
Edwin H. Breyfogle
Ohio Reg. No. 0000822
Attorney for Debtor
108 Third St NE
Massillon, OH 44646
(330) 837-9735
FAX (330) 837-8922
Email: edwinbreyfogle@gmail.com

CERTIFICATE OF SERVICE

The undersigned certifies that on 10th day of September, 2020, a true and correct copy of the foregoing Motion was served via the Court's electronic case filing system on the following who are listed on the Court's Electronic Mail Notice List:

*Dynele L. Schinker-Kuharich

dlsk@chapter13canton.com

*Jon J. Lieberman

bankruptcy@sottileandbarile.com

A copy of the foregoing was sent by ordinary US mail on this 10th day of September, 2020 to the following:

1. BSI Financial Services
c/o Servis One Inc
Statutory Agent
1425 Greenway Dr, Suite 400
Irving, CA 16354

/S/ Edwin H. Breyfogle
Edwin H. Breyfogle
Attorney for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO

IN RE:

CASE NO. 18-60311

DEBORAH KAY BULGRIN

CHAPTER 13

JUDGE RUSS KENDIG

NOTICE OF MOTION

The Debtor has filed a Motion to Determine Post-Petition Escrow Balance Current.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the Court to approve this Motion, or if you want the Court to consider your views on the Motion, then on or before **September 24, 2020** you or your attorney must file an objection with the Clerk, United States Bankruptcy Court, Ralph Regula Federal Building, 401 McKinley Ave, SW, Canton, OH 44702.

If you mail your objection to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also send a copy to:

Edwin H. Breyfogle, Attorney for Debtor, 108 Third St NE, Massillon, OH 44646

You must also attend the hearing scheduled to be held on **September 30, 2020 at 2:00 p.m.** in the United States Bankruptcy Court, Ralph Regula Federal Building, 401 McKinley Ave SW, Canton, OH 44702.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Date: 8/28/20

/S/ Edwin H. Breyfogle
Edwin H. Breyfogle
Ohio Reg. No. 0000822
Attorney for Debtor
108 Third St NE
Massillon, OH 44646
(330) 837-9735

314 S Franklin St. / Second Floor
 PO Box 517
 Titusville, PA 16354
 Customer Care: 800-327-7861
<https://myloanweb.com/BSI>

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EDWIN H. BREYFOGLE
 RE: DEBORAH K BULGRIN
 108 3RD ST NE
 MASSILLON OH 446465605



Account Number: 1461512047
 Post-Petition Payment Date: 01/01/20
 Post-Petition Payment Amount: \$885.17
This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

Explanation of Payment Amount (Post-Petition Payment)

Principal:	\$184.95
Interest:	\$371.64
Escrow (Taxes and/or Insurance):	\$328.58
Regular Monthly Payment:	\$885.17
Total Fees and Other Charges:	\$13.50
Past Unpaid Post-Petition Amounts	\$651.30
Total Amount Owed Post-Petition	\$1,536.47

Account Information

* Outstanding Principal:	\$149,935.93	Total Deferred Balance:	\$47,266.74
Interest Rate (Until Maturity):	3.00000%	Prepayment Penalty:	NO
Escrow Balance:	\$-1,529.13		

* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information. *WHY?*

Transaction Activity (12/19/19 to 01/17/20)

* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
01/08/20	Payment	\$891.64	\$180.84	\$375.75	\$335.05	\$0.00	\$0.00
01/08/20	Reversal	\$-6.47	\$0.00	\$0.00	\$0.00	\$0.00	\$-6.47
01/08/20	Payment	\$891.64	\$181.30	\$375.29	\$335.05	\$0.00	\$0.00
01/08/20	Reversal	\$-398.55	\$0.00	\$0.00	\$0.00	\$0.00	\$-398.55
01/17/20	BKY INSPECTION	\$-13.50	\$0.00	\$0.00	\$0.00	\$-13.50	\$0.00

↑ WHAT IS THIS?

↑ WHY?

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$362.14	\$362.14
Interest	\$751.04	\$751.04
Escrow (Taxes and/or Insurance)	\$670.10	\$670.10
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$-405.02	\$-405.02
Total	\$1,378.26	\$1,378.26**

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
 ** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

Pre-Petition Arrearage Payments

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$493.09	\$3,649.78	\$9,575.09

This box shows amounts that were past due when you filed for bankruptcy. It may also include other allowed amounts on your mortgage loan. The Trustee is sending us the payments shown here. These are separate from your regular monthly mortgage payment. These payments are reflected in your transaction activity.

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. This statement is being sent to you for informational and compliance purposes only. By law, we must send it to you. You can choose to stop receiving statements by writing to us at our address below. If your bankruptcy plan requires you to send your mortgage payments to the Trustee, you should pay the Trustee directly. If you are making post-petition payments directly to the Trustee, this statement may not accurately reflect the amount to be paid to the Trustee, and the transaction history only reflects payments received from the Trustee. Please contact the Trustee or your attorney if you have questions.

Important Messages

Go Green! Sign up for e-Statements!
 View your billing statement online and protect the environment and your identity by going paperless.
 Simply log into your online account: click on Account, then Documents!

Keep upper portion for your records. See reverse for important information.

314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
https://myloanweb.com/BSI

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EDWIN H. BREYFOGLE
RE: DEBORAH K BULGRIN
108 3RD ST NE
MASSILLON OH 446465605



Account Number: 1461512047
Post-Petition Payment Date: 04/01/20
Post-Petition Payment Amount: \$885.17
This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

Explanation of Payment Amount (Post-Petition Payment)

Principal:	\$186.35
Interest:	\$370.24
Escrow (Taxes and/or Insurance):	\$328.58
Regular Monthly Payment:	\$885.17
Total Fees and Other Charges:	\$0.00
Past Unpaid Post-Petition Amounts	\$664.80
Total Amount Owed Post-Petition	\$1,549.97

Account Information

* Outstanding Principal:	\$149,206.20	Total Deferred Balance:	\$47,266.74
Interest Rate (Until Maturity):	3.00000%	Prepayment Penalty:	NO
Escrow Balance:	\$-3,019.84		

* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

Transaction Activity (03/18/20 to 04/17/20)

* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
04/08/20	Payment	\$891.64	\$182.66	\$373.93	\$335.05	\$0.00	\$0.00
04/08/20	Reversal	\$-6.47	\$0.00	\$0.00	\$0.00	\$0.00	\$-6.47
04/08/20	Payment	\$891.64	\$183.12	\$373.47	\$335.05	\$0.00	\$0.00
04/08/20	Reversal	\$-398.55	\$0.00	\$0.00	\$0.00	\$0.00	\$-398.55

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$365.78	\$1,091.87
Interest	\$747.40	\$2,247.67
Escrow (Taxes and/or Insurance)	\$670.10	\$2,010.30
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$-405.02	\$-439.08
Total	\$1,378.26	\$4,910.76**

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

Pre-Petition Arrearage Payments

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$493.09	\$4,526.77	\$8,698.10

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Bankruptcy Message

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Important Messages

Keep upper portion for your records. See reverse for important information.
Please return this portion with your payment



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
https://myloanweb.com/BSI

Account Number: 1461512047

Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH

EDWIN H. BREYFOGLE
RE: DEBORAH K BULGRIN
108 3RD ST NE
MASSILLON OH 446465605

Please write your loan number on your check and make payable to:
BSI FINANCIAL SERVICES

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Payment Amount

Post-Petition Payment Date:	04/01/20
Post-Petition Payment Amount:	\$885.17
*All amounts due must be paid in full before additional principal reduction can be made.	
Additional Principal:	\$
Additional Escrow:	\$
Total Amount Enclosed	\$

BSI Financial Services
PO BOX 679002
Dallas TX 75267-9002



1461512047 000007695165



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Mortgage Statement

STATEMENT DATE 07/20/20

Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH 44632

314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
Customer Care: 800-327-7861
<https://myloanweb.com/BSI>

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EDWIN H. BREYFOGLE
RE: DEBORAH K BULGRIN
108 3RD ST NE
MASSILLON OH 446465605

Account Number: 1461512047
Post-Petition Payment Date: 07/01/20
Post-Petition Payment Amount: \$885.17

ACH Status: Not Active

This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

Explanation of Payment Amount (Post-Petition Payment)

Principal:	\$187.75
Interest:	\$368.84
Escrow (Taxes and/or Insurance):	\$334.31
Regular Monthly Payment:	\$885.17
Total Fees and Other Charges:	\$0.00
Past Unpaid Post-Petition Amounts	\$-1,663.70
Total Amount Owed Post-Petition	\$-778.53

Account Information

* Outstanding Principal:	\$148,654.11	Total Deferred Balance:	\$47,266.74
Interest Rate (Until Maturity):	3.00000%	Prepayment Penalty:	NO
Escrow Balance:	\$-3,215.01		

* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

Transaction Activity (06/18/20 to 07/20/20)

*Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
06/22/20	Tax Disbursement	\$-1,180.91	\$0.00	\$0.00	\$-1,180.91	\$0.00	\$0.00
07/09/20	Payment	\$444.54	\$0.00	\$0.00	\$0.00	\$0.00	\$444.54
07/09/20	Payment	\$885.17	\$184.49	\$372.10	\$328.58	\$0.00	\$0.00

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$184.49	\$1,643.96
Interest	\$372.10	\$3,365.35
Escrow (Taxes and/or Insurance)	\$328.58	\$2,996.04
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$444.54	\$311.68
Total	\$1,329.71	\$8,317.03**

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

Pre-Petition Arrearage Payments

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$444.54	\$5,277.53	\$7,947.34

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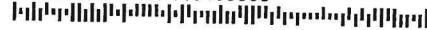
Important Messages

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EDWIN H. BREYFOGLE
RE: DEBORAH K BULGRIN
108 3RD ST NE
MASSILLON OH 446465605



Account Number: 1461512047
Post-Petition Payment Date: 09/01/20
Post-Petition Payment Amount: \$890.90
ACH Status: Not Active
This amount includes only your regular post-petition payment. It does not include any past unpaid amounts or Pre-Petition Arrearage, or any fees and charges.

Explanation of Payment Amount (Post-Petition Payment)
Principal: \$188.22
Interest: \$368.37
Escrow (Taxes and/or Insurance): \$334.31
Regular Monthly Payment: \$890.90
Total Fees and Other Charges: \$0.00
Past Unpaid Post-Petition Amounts: \$-2,548.87
Total Amount Owed Post-Petition: \$-1,657.97

Account Information

* Outstanding Principal: \$148,283.74 Total Deferred Balance: \$47,266.74
Interest Rate (Until Maturity): 3.000000% Prepayment Penalty: NO
Escrow Balance: \$-2,557.85
* The outstanding principal balance does not represent the payoff of your loan. Please see reverse for more information.

Transaction Activity (07/20/20 to 08/18/20)

* Fees and costs are being included in your transaction history and "Total Amount Owed Post-Petition" due to the fact that they have been incurred post-petition, however they are not due and owing until BSI files a Post-Petition Fee Notice, so you may withhold payment of these fees until such time as you receive a Post-Petition Fee Notice for these items.

Date	Description	Transaction Amount	Principal	Interest	Escrow	Late Charges & Fees	Unapplied Amount
07/28/20	BKY INSPECTION	\$-13.50	\$0.00	\$0.00	\$0.00	\$-13.50	\$0.00
08/13/20	Payment	\$885.17	\$184.95	\$371.64	\$328.58	\$0.00	\$0.00
08/13/20	Reversal	\$-737.79	\$0.00	\$0.00	\$0.00	\$0.00	\$-737.79
08/13/20	Payment	\$890.90	\$0.00	\$0.00	\$0.00	\$0.00	\$890.90
08/14/20	Reversal	\$-890.90	\$0.00	\$0.00	\$0.00	\$0.00	\$-890.90
08/14/20	Payment	\$885.17	\$185.42	\$371.17	\$328.58	\$0.00	\$0.00
08/14/20	Payment	\$5.73	\$0.00	\$0.00	\$0.00	\$0.00	\$5.73

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$370.37	\$2,014.33
Interest	\$742.81	\$4,108.16
Escrow (Taxes and/or Insurance)	\$657.16	\$3,653.20
Late Charges	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payments (Unapplied)*	\$-732.06	\$-420.38
Total	\$1,038.28	\$9,355.31**

* Partial Payments: Any partial payments that you make may not be applied to your mortgage, but are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
** These amounts may not reflect payments made to a prior servicer if your loan servicing was transferred this year.

Pre-Petition Arrearage Payments

Received from Trustee Last Month	Total Received During Bankruptcy	Current Balance of Pre-Petition Arrearage
\$147.38	\$5,424.91	\$7,799.96

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Account Number: 1461512047
Property Address: 6360 PINEDALE STREET NORTHEAST, HARTVILLE OH 44632
EDWIN H. BREYFOGLE
RE: DEBORAH K BULGRIN
108 3RD ST NE
MASSILLON OH 446465605

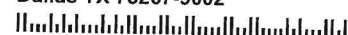
Please write your loan number on your check and make payable to:
BSI FINANCIAL SERVICES

If your bankruptcy plan requires you to send your regular monthly mortgage payments to the Trustee, do not send your payment to us. Instead, you should send your payment to the Trustee.

Payment Amount

Post-Petition Payment Date:	09/01/20
Post-Petition Payment Amount:	\$890.90
*All amounts due must be paid in full before additional principal reduction can be made.	
Additional Principal:	\$
Additional Escrow:	\$
Total Amount Enclosed	\$

BSI Financial Services
PO BOX 679002
Dallas TX 75267-9002



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